

NH DEPARTMENT OF REVENUE ADMINISTRATION  
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**NEW HAMPSHIRE DEPARTMENT OF  
REVENUE ADMINISTRATION**

**ELECTRONIC FUNDS TRANSFER  
ACH DEBIT  
PROGRAM GUIDE  
For Business, Interest & Dividends,  
and Meals & Rentals**

This Booklet Contains:

**ACH Debit Program  
Participation Guidelines**

**Payment Options**

If you have any questions regarding the EFT Debit Program, please call Central Taxpayer Services at (603) 271-2191. If you need additional forms please call the forms line at (603) 271-2192. Individuals who need auxiliary aids for effective communications in programs and services of the New Hampshire Department of Revenue Administration are invited to make their needs and preferences known. Individuals with hearing or speech impairments may call TDD Access: Relay NH 1-800-735-2964.

Copies of laws, administrative rules and forms may be obtained from our web site at [www.revenue.nh.gov](http://www.revenue.nh.gov) or for a fee from:

New Hampshire State Library  
Government Information Bureau  
20 Park Street  
Concord, NH 03301  
(603) 271-2239

ACH Debit is available to previous filers of Business Enterprise tax, Business Profits tax and Interest & Dividends tax. These entities may file and make payments by accessing the Department's e-file system at [www.revenue.nh.gov](http://www.revenue.nh.gov) and selecting the [Access e-file DRA](#) link.

Previous filers of Meals and Rentals tax may file and make payments via the Department's e-file (internet) system at [www.revenue.nh.gov](http://www.revenue.nh.gov) and selecting the [Access e-file DRA](#) link or the Telefile system (telephone) by dialing 1-800-328-4557.

Preparers and Agents may make payments for clients from the Dynamic Web Import function via the Department's e-file (internet) system at [www.revenue.nh.gov](http://www.revenue.nh.gov) and selecting the [Access e-file DRA](#) link.

Nursing Facility Quality Assessment - All Nursing Facilities licensed by the New Hampshire Department of Health & Human Services as defined by RSA 151-E:2,V, must submit payment by Electronic Funds Transfer (EFT) ACH Debit.

Business Taxes and Interest & Dividends - All NH taxpayers having a total tax liability for Business Profits Tax, RSA 77-A, and/or Business Enterprise Tax, RSA 77-E, and/or Interest & Dividends Tax, RSA 77 of \$100,000 or greater for the most recently filed tax year must submit tax payments by Electronic Funds Transfer (EFT). This authority is provided under RSA 21-J:3, XXI.

Meals and Rentals operators may file paper returns rather than file by Electronic Funds Transfer (EFT) ACH Debit; however, this election will result in the loss of the 3% commission, if taxable revenue were equal to or greater than \$25,000 in the prior calendar year. Licensed Operators may file and make payments via the Department's e-file (internet) system at [www.revenue.nh.gov](http://www.revenue.nh.gov) or the Telefile system (telephone) by dialing 1-800-328-4557.

For more information and/ or resources, please visit us at our web site: [www.revenue.nh.gov](http://www.revenue.nh.gov)

**ELECTRONIC FUNDS TRANSFER AUTOMATED CLEARING HOUSE DEBIT PROGRAM GUIDE****GLOSSARY OF TERMS**

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| <b>ACH</b>               | "Automated Clearing House" means any entity that operates as a clearing house for electronic debit or credit entries pursuant to an agreement with an association that is a member of the National Automated Clearing House Association, the organization that establishes the standards, rules and procedures that enable depository financial institutions to exchange ACH payments on a national basis.                                   |
| <b>ACH DEBIT</b>         | The "ACH Debit" transaction is one means by which the taxpayer, through the State of NH financial agent, initiates an entry by electronic means crediting the State's designated bank account and debiting it's own account for the amount of the designated payment.  |
| <b>DRA</b>               | The New Hampshire Department of Revenue Administration.  |
| <b>EFT</b>               | "Electronic Funds Transfer" is a term that identifies any system used to transfer payments or funds electronically. EFT refers to any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, that is initiated through an electronic terminal, telecommunications instrument, computer or magnetic tape, to order, instruct or authorize a financial institution to debit or credit an account. |
| <b>FRB</b>               | "Federal Reserve Bank" is the central banking system of the United States, consisting of 12 regional reserve banks and member depository institutions that are subject to Federal Reserve Bank requirements.   |
| <b>SETTLEMENT DATE</b>   | The date an exchange of funds, with respect to an entry, is reflected on the books of the Federal Reserve Bank.  |
| <b>PAYMENT DUE DATES</b> | ACH DEBIT does not change any existing requirements of New Hampshire state tax law. To be considered timely, your tax payment must be deposited into the State's bank account by the payment due dates for estimates, extensions, tax notices and returns as required by RSA 77-A:7, RSA 77-A:9, RSA 77-E:6, RSA 77-E:8, RSA 77:18, RSA 77:18B, RSA 78-A:8, and RSA 78-A:9.  |

**DEPARTMENT SCHEDULE**

If a payment due date falls on a legal holiday or weekend, the tax payment must be received on the first business day after the holiday or weekend. Timely payments are based on the settlement date, the date on which the payment has been credited. All dates and times are Eastern Time. If you are not in the Eastern Time Zone you will need to make sure your payment is made to meet Eastern Time Zone deadlines. For the exact dates of DRA holidays for the current year, please access the Department's e-file system at [www.revenue.nh.gov](http://www.revenue.nh.gov), or contact Central Taxpayer Services at (603) 271-2191.

**REVENUE ADMINISTRATION HOLIDAY SCHEDULE**

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|------------------------|----------------------------|
| NEW YEAR'S DAY         | LABOR DAY                  |
| MARTIN LUTHER KING DAY | VETERAN'S DAY              |
| WASHINGTON'S BIRTHDAY  | THANKSGIVING DAY           |
| MEMORIAL DAY           | DAY AFTER THANKSGIVING DAY |
| INDEPENDENCE DAY       | CHRISTMAS DAY              |

Most Financial Institutions are closed on Columbus Day.

For the exact date of DRA holidays for the current year, please contact [Central Taxpayer Services](http://www.revenue.nh.gov) at (603) 271-2191.

**PROGRAM PARTICIPATION**

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| <b>MANDATORY PARTICIPATION</b> | <p>New Hampshire requires all taxpayers subject to Business Profits Tax, RSA 77-A, Business Enterprise Tax, RSA 77-E, and/or Interest &amp; Dividends Tax, RSA 77, having a total liability of \$100,000 or greater for the most recently filed tax year to submit their tax payments by electronic funds transfer (EFT). This authority is provided under RSA 21-J:3, XXI. They may use either our ACH Debit program through our e-file application, or our ACH Credit program. To obtain an ACH Credit program guide, please request the registration Form DP-175 from our forms line at (603) 271-2192. To make payments using the ACH Debit method access the e-file system at <a href="http://www.revenue.nh.gov">www.revenue.nh.gov</a>.</p> <p>Meals and Rentals operators may file paper returns rather than file by Electronic Funds Transfer (EFT) ACH Debit; however, this election will result in the loss of the 3% commission, if taxable revenue were equal to or greater than \$25,000 in the prior calendar year. This authority is provided under RSA 78-A:7, III. Operators may file via the Department's e-file (internet) system at <a href="http://www.revenue.nh.gov">www.revenue.nh.gov</a>, or the Telefile system (telephone) by dialing 1-800-328-4557.</p> <p>Nursing Facility Quality Assessment - All Nursing Facilities licensed by the New Hampshire Department of Health &amp; Human Services as defined by RSA 151-E:2,V, must submit payment by Electronic Funds Transfer (EFT) ACH Debit. Please contact Central Taxpayer Services at (603)271-2191 for information on how to file and make payments.</p> |
| <b>VOLUNTARY PARTICIPATION</b> | <p>If you do not meet the threshold established for statutory participation in the program and you have previously filed, you may e-file on a voluntary basis. The Department's e-file system <a href="http://www.revenue.nh.gov">www.revenue.nh.gov</a> can be used by previous filers of Business taxes, Interest &amp; Dividends and Meals &amp; Rentals licensed Operators. The Department's Telefile system is available for Meals &amp; Rentals licensed Operators. Preparers and Agents may e-file payments for clients via the Dynamic Web Import (DWI) function. Please contact Central Taxpayer Services at (603) 271-2191 for assistance.</p>  |

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**PAYMENT OPTIONS**

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| <b>ALLOWED PAYMENT METHODS</b>                         | There are two EFT ACH payment methods accepted by the Department of Revenue Administration, the ACH Debit and the ACH Credit. This booklet is specific to ACH Debit, a separate booklet is available for ACH Credit. Should an emergency arise which prevents a payment from being transmitted please call Central Taxpayer Services at (603) 271-2191. Specific instructions for making the tax payment will be given.   |
| <b>WHEN TO REPORT PAYMENT</b>                          | ACH DEBIT does not change any existing requirements of New Hampshire state tax law. To be considered timely, your tax payment must be deposited into the State's bank account by the payment due dates for estimates, extensions and returns as required by RSA 77-A:7, RSA 77-A:9, RSA 77-E:6 and RSA 77-E:8. Each financial institution and the FRB have different processing deadlines. You <u>must</u> check with your financial institution to determine when you should originate your payment so that it will be deposited to the State's account by the required due date to avoid the imposition of interest and/or penalties. It is generally recommended that the ACH Debit transaction be initiated two days prior to the effective date (due date) of the transaction.   |
| <b>WHEN TAX FORMS ARE NOT NEEDED</b>                   | <p><b>Estimates:</b> You should <u>not</u> mail in an estimate form if you make your tax payments by ACH DEBIT</p> <p><b>Extensions:</b> You should <u>not</u> mail in an extension form when you owe additional tax at the time your tax return is due and wish to file an extension, the tax payment should be transmitted through ACH DEBIT by the return due date.</p> <p><b>Notice of Assessment:</b> You should <u>not</u> mail in the form if you make your tax payments by ACH DEBIT.</p> <p><b>Meals &amp; Rentals Returns:</b> You should <u>not</u> mail in a return if you filed your return by ACH DEBIT.</p> <p><b>Interest &amp; Dividends Returns:</b> You should <u>not</u> mail in a return if you filed your return by e-file and either paid by ACH DEBIT, had no balance due, or claimed an overpayment.</p>   |
| <b>WHEN TAX FORMS ARE REQUIRED TO BE MAILED TO DRA</b> | <p><b>Business Returns:</b> You are required to mail your return to the DRA by the due date even if no payment is due. However, any tax payment due must be transmitted through ACH DEBIT. Please refer to the tax return for the correct mailing address.</p> <p><b>Business Amended Returns:</b> You are required to mail your amended return to the DRA, however, any tax payment due must be transmitted through ACH DEBIT.</p> <p><b>Interest &amp; Dividends Returns:</b> You are required to mail your return to the DRA only if you have a balance due <u>AND</u> are not making a payment in full.</p> <p><b>Interest &amp; Dividends Amended Returns:</b> You are required to mail your return to the DRA only if you have a balance due <u>AND</u> are not making a payment in full.</p> <p><b>IRS Changes:</b> You are required to mail your Report of Change return to the DRA, however, any tax payment due must be transmitted through <u>ACH DEBIT</u>.</p> |
| <b>ACH DEBIT OPTION</b>                                | The ACH Debit method allows you to transfer funds by instructing your financial institution (referred to as the "Originating Depository Financial Institution") to debit your account and to credit the State's bank account.   |
| <b>BANK INFORMATION &amp; PIN</b>                      | The ACH Debit method allows you to add or update your bank account information and your e-file or Telefile Personal Identification Number.  |
| <b>WAREHOUSE PAYMENTS</b>                              | The e-file ACH Debit method allows you to warehouse payments. The payment will not be imported until the day prior to the date entered. Warehouse payments can be made prior to the due date and up to one year from the current date.  |
| <b>DUE DATE</b>  | Your payment due date will remain the same. To be considered timely, your ACH Debit payment must be deposited into the State's account on or before the payment due date. All dates and times are Eastern Standard Time. If you are not in the Eastern Time Zone, you will need to make sure your payment is made to meet Eastern Time Zone deadlines. For exact due dates please access the e-file system at <a href="http://www.revenue.nh.gov">www.revenue.nh.gov</a> or contact Central Taxpayer Services at (603) 271-2191.  |
| <b>MAKE CORRECTIONS</b>                                | If you make an ACH Debit payment and realize after the fact that a mistake has been made, prior to the payment date, you can cancel the payment by entering the confirmation number and date. After the payment date, the payment cannot be reversed. Contact Central Taxpayer Services at (603) 271-2191 for assistance.   |
| <b>VERIFY TIMELY PAYMENTS</b>                          | With the ACH Debit payment method, you will be able to view either e-file and/or Telefile transactions for filings and payments via the Department's e-file system at <a href="http://www.revenue.nh.gov">www.revenue.nh.gov</a> .  |

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**PAYMENT OPTIONS**

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| <b>PROOF OF PAYMENT</b>                     | If proof of payment is required, it is the taxpayer's responsibility to work with its financial institution to obtain verification that funds were transferred from the taxpayer's account into the State's account. Your financial institution can supply you with a trace number that it generates for the ACH network.  |
| <b>RECEIVE FUNDS/ REVERSE PAYMENT</b>       | Refunds will not be issued electronically through the ACH network. Once the payment has been extracted no reversals will be allowed.   |
| <b>ON-LINE DEMONSTRATION AND ASSISTANCE</b> | <p>The e-file system provides a demo program where you can review screen entry and practice filing. Easy to follow step-by-step instructions and help screens are given on the e-file system at <a href="http://www.revenue.nh.gov">www.revenue.nh.gov</a>.</p> <p>If you need additional assistance please call Central Taxpayer Services at (603) 271-2191.</p>  |
| <b>DYNAMIC WEB IMPORT</b>                   | <p>Preparers and Agents may make payments on behalf of clients. The Dynamic Web Import (DWI) process transfers client information from files that may already exist to the NH e-file system. Payments may be made for previous filers of Business Enterprise tax, Business Profits tax or Interest &amp; Dividends tax.</p> <p>The e-file system provides a demo program where you can review the file set up and practice filing. Easy to follow step-by-step instructions and help screens are given on the e-file system at <a href="http://www.revenue.nh.gov">www.revenue.nh.gov</a>.</p> <p>To register, request Form DP-149 Web Import Registration by calling the forms line at (603) 271-2192. The completed form must be mailed to the Department at the address on the form. Within 30 days of receipt of the completed form, the Department will mail you a letter confirming your registration. The Department will also provide you with a sample file layout for the DWI process.</p> <p>If you need additional assistance please call Central Taxpayer Services at (603) 271-2191.</p> |
| <b>COMMON POSTING ERRORS</b>                | <ul style="list-style-type: none"> <li>When making estimated payments, do not enter the individual dates of each quarterly payment. The begin date should be the first day of the taxable year, the end date should be the last day of the entire taxable year.</li> </ul> <p><b>Example:</b> Begin Date 01/01/2006      End Date 12/31/2006</p> <p>When sending estimated payments for each quarter the dates should be entered as above to show the entire taxable year, <u>NOT</u> the begin and end dates for the particular quarter as below.</p> <p>Begin Date 01/01/2006, and End Date 04/30/2006.<br/>         Begin Date 04/01/2006, and End Date 06/30/2006.<br/>         Begin Date 06/01/2006, and End Date 09/30/2006.<br/>         Begin Date 09/01/2006, and End Date 12/31/2006.</p> <ul style="list-style-type: none"> <li>Ensure funds are available in your account on the settlement date.</li> <li>Remember to print the Confirmation page.</li> </ul>  |